

# **TERMS OF REFERENCE (TOR)**

**Post:** Deputy Manager- Business Clinic

Vacancies: 01

**Post Type:** Full time

**Department:** Loan Application Support Department **Reporting to:** Manager – Loan Application Support

## **Key Tasks, Responsibilities and Deliverables:**

- Overseeing the review and verification process for all loan applications accepted by the corporation.
- Overseeing the customer onboarding process (KYC)
- Manage requests from existing customers to modify their facilities.
- Engage in providing business consultancy services to applicants and prospective customers.
- Provide informed responses to financial inquiries from customers related to business proposals and emerging business opportunities.
- Analyze operational and financial requirements of customers and prospective customers and offer sound advice for successful applications.
- Oversee all customer service requests received via phone, email, or customer portal.
- Lead and implement nationwide training & awareness programs by analyzing the training needs of MSMEs based on the results of economic profiling surveys and other relevant data.
- Develop and implement self-service tools that cater to the requirements of MSMEs.
- Coordinate with external training providers as needed to support customer training requirements.
- Design and deliver financial literacy tools and resources to enhance customers' financial literacy levels.
- Organize and participate in nationwide events and exhibitions to promote the corporation's products and services.
- Efficiently utilize customer feedback and insights from all channels to enhance services and improve overall experience.
- Analyze customer complaints and suggest recommendations based on the findings to improve customer satisfaction.
- Collaborate with relevant departments to develop strategies for improving products and services.
- Engage in other ad hoc tasks based on requirements in line with the department mandate.

### **Requirements and Qualifications:**

MQA level 7 qualification of Business/ Economics /Finance/Banking.

#### **Other Competencies required:**



- Strong analytical, problem-solving, and decision-making skills with the ability to adapt to change.
- Excellent interpersonal and communication skills.
- Proficiency in using Microsoft Office applications.
- Should be able to independently draft and type letters, internal memos etc. both in Dhivehi and English Language.
- Familiarity with trade, economic development, and development of private sector in the Maldives.
- Experience in the banking or financial services industry would be an added advantage.

## **Remuneration Package:**

• Gross pay between MVR 23,000 – MVR 24,000 depending on the Qualification and Experience.

### **Working Hours:**

• The selected applicant will be required to work from 0800 to 1600 on weekdays.

# Documents required with the job application:

- Complete and up-to-date Curriculum Vitae (CV).
- Copy of National Identity Card.
- Copies of academic certificates with transcripts.
- All international certificates must be accredited by MQA.
- Reference letters from current/ previous employers certifying type of employment, job roles, and service period.
- Recommendation letters from previous supervisors or employers (optional).

### How to Apply:

• Required documents should be submitted using the link: <a href="https://sdfcmv.aidaform.com/job-application-form-deputy-manager-business-clinic">https://sdfcmv.aidaform.com/job-application-form-deputy-manager-business-clinic</a> before 25th January 2024, 14:00hours.

## Important notes to applicants:

- Incomplete applications will not be accepted.
- Applications should be submitted only via the given link; applications will not be accepted via email.
- Only short-listed candidates will be notified for the interview.

For inquiries, please contact us on weekdays between 9:00 am to 14:00pm via phone 3026016 / 3026018 or email to Careers@sdfc.mv.